

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: TEX ALLEN ROADCAP	§	Case No. 1:14-bk-05214
ELIZABETH A. ROADCAP	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/10/2014.
- 2) The plan was confirmed on 08/13/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/20/2017, 03/17/2017.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/13/2016, 12/10/2020.
- 5) The case was completed on 08/24/2021.
- 6) Number of months from filing or conversion to last payment: 81.
- 7) Number of months case was pending: 83.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,512.00.
- 10) Amount of unsecured claims discharged without full payment: \$25,737.15.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 27,002.24	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 27,002.24

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,110.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,563.44	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,673.44
Attorney fees paid and disclosed by debtor(s):	\$ 390.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD J JULIUS ESQUIRE	Lgl	0.00	NA	NA	4,110.00	0.00
BECKET & LEE	Sec	13,964.13	13,964.65	0.00	0.00	0.00
BECKET & LEE	Uns	0.00	8,055.63	8,055.63	1,599.11	0.00
QUANTUM3 GROUP, LLC	Uns	1,781.42	2,143.52	2,143.52	2,143.52	0.00
NORTHERN LEASING SYSTEM, INC	Uns	300.00	203.05	203.05	40.30	0.00
CAPITAL ONE BANK	Uns	974.68	990.82	990.82	196.69	0.00
USDA RURAL HOUSING SERVICE	Sec	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Uns	8,377.42	8,477.23	8,477.23	8,477.23	0.00
PORTFOLIO RECOVERY	Uns	2,810.33	2,810.33	2,810.33	557.88	0.00
PORTFOLIO RECOVERY	Uns	588.85	588.85	588.85	116.90	0.00
LEASE SOURCE - LSI, LLC	Uns	656.96	693.06	693.06	693.06	0.00
COMMONWEALTH OF	Pri	0.00	421.95	338.70	338.70	0.00
COMMONWEALTH OF	Uns	0.00	421.95	83.25	83.25	0.00
COMMONWEALTH OF	Pri	3,500.00	286.23	286.23	286.23	0.00
ONEMAIN FINANCIAL	Sec	9,340.45	500.00	500.00	573.08	0.00
ONEMAIN FINANCIAL	Uns	0.00	9,840.45	9,340.45	1,854.15	0.00
USDA RURAL HOUSING SERVICE	Sec	66,000.00	70,311.11	16,754.74	4,368.70	0.00
MARINER FINANCE	Sec	152.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
IRS	Pri	823.91	NA	NA	0.00	0.00
AOL	Uns	151.96	NA	NA	0.00	0.00
BLUE RIDGE COMMUNICATIONS	Uns	187.98	NA	NA	0.00	0.00
MEDICAL	Uns	10,289.02	NA	NA	0.00	0.00
CHASE	Uns	11,189.36	NA	NA	0.00	0.00
DEBRA S. POPP, TAX COLLECTOR	Uns	11.00	NA	NA	0.00	0.00
NATIONWIDE INS	Uns	163.00	NA	NA	0.00	0.00
NEWBERRY TWP FIRE DEPT	Uns	928.00	NA	NA	0.00	0.00
OPUS INSPECTION	Uns	482.05	NA	NA	0.00	0.00
PA AMERICAN WATER	Uns	98.54	NA	NA	0.00	0.00
VALLEY GREEN VILLAGE WEST	Uns	1,707.09	NA	NA	0.00	0.00
PPL	Uns	37.66	NA	NA	0.00	0.00
PROGRESSIVE INS	Uns	81.00	NA	NA	0.00	0.00
TRI STATE FINANCIAL	Uns	218.45	NA	NA	0.00	0.00
UNITED WATER PA	Uns	102.37	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 500.00	\$ 573.08	\$ 0.00
All Other Secured	\$ 16,754.74	\$ 4,368.70	\$ 0.00
TOTAL SECURED:	\$ 17,254.74	\$ 4,941.78	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 624.93	\$ 624.93	\$ 0.00
TOTAL PRIORITY:	\$ 624.93	\$ 624.93	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 33,386.19	\$ 15,762.09	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,673.44	
Disbursements to Creditors	\$ 21,328.80	
TOTAL DISBURSEMENTS:		\$ 27,002.24

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/20/2021

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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